

-20-

What is claimed is:

1. A method of financing purchases using a Property Linked-Credit Card associated with a specified property, the method comprising:

5 establishing an agreement between a card issuer and a card holder under which the card issuer will pay a merchant for a purchase made by the card holder using the Property Linked-Credit Card, and the card holder will pay the card issuer for the purchase, and under which the card holder establishes a possessory authority over the specified property;

10 issuing the Property Linked-Credit Card to the card holder upon establishment of said agreement; and

15 establishing an arrangement between the merchant and the card issuer under which the merchant charges the purchase made by the card holder against the card holder's Property Linked-Credit Card and obtains payment for the purchase from the card issuer, and limits the delivery of the purchase to the specified property.

2. The method of claim 1, wherein the card holder is a different legal entity than the card bearer.

3. The method of claim 1, wherein the card holder is the same legal entity as the card bearer.

20 4. The method of claim 1 wherein the card issuer takes a security interest in said specified property for financing said purchase.

5. The method of claim 1 wherein the card holder prescribes a pre-selected password to authorize a purchase using the Property Linked-Credit Card.

-21-

6. A method of financing purchases using a Property Linked-Credit Card associated with a vehicle, the method comprising:

establishing an agreement between a card issuer and a card holder under which the card issuer will pay a merchant for a purchase made by the card holder using the Property Linked-Credit Card, and card holder will pay the card issuer for the purchase, and under which the card holder establishes a possessory authority over the vehicle;

issuing the Property Linked-Credit Card to the card holder upon establishment of said agreement; and

10 establishing an arrangement between the card issuer and the merchant under which the merchant charges a purchase made by the card holder against the card holder's Property Linked-Credit Card and obtains payment for the purchase from the card issuer, and the purchase is conditioned upon the card holder presenting the vehicle for inspection and/or verification by the merchant.

15 7. The method of claim 6, wherein the card holder is a different legal entity than the card bearer.

8. The method of claim 6, wherein the card holder is the same legal entity as the card bearer.

20 9. The method of claim 6, wherein the card issuer takes a security interest in said specified property for financing said purchase.

10. The method of claim 6, wherein the card holder prescribes a pre-selected password to authorize a purchase using the Property Linked-Credit Card.

25 11. A method of financing purchases using a Property Linked-Credit Card associated with a specified property, the method comprising:

establishing an agreement between a card issuer and a card holder under which the card issuer will pay a merchant for a purchase made by the card holder using the Property Linked-Credit Card, and the card holder will pay the card issuer for the purchase, and under which the card holder establishes a possessory authority over the specified property and specifies a password or other identifier;

issuing the Property Linked-Credit Card to the card holder upon establishment of said agreement; and

establishing an arrangement between the merchant and the card issuer under which the merchant charges the purchase made by the card holder against the card holder's Property Linked-Credit Card and obtains payment for the purchase from the card issuer, and said merchant limits the use of the Property Linked-Credit Card to a legal entity that delivers to said merchant the specified password or other identifier.

12. The method of claim 11, wherein the card holder establishes the legal entity to be any one of a plurality of authorized users with authorization to make purchases using the Property Linked-Credit Card; and each of the authorized users establishes a unique password, and use of the Property Linked-Credit Card by said any one of a plurality of authorized users is conditioned upon tendering to said merchant the unique password or other identifier.

20 13. The method of claim 11, wherein the legal entity is restricted to
conducting transactions in a predetermined geographic region.

14. The method of claim 11, wherein the legal entity is restricted to a predefined spending limit.

15. The method of claim 11, wherein the legal entity is restricted to a
25 predefined spending limit for a given transaction type.

-23-

16. The method of claim 11, wherein the legal entity is restricted to using the Property Linked-Credit Card for only a predetermined transaction type.

17. A method of financing purchases by a card bearer using a Property Linked-Credit Card associated with a specified property, the method comprising:

5 establishing possessory authority by the card bearer over the specified property;

presenting said Property Linked-Credit Card to a merchant for a transaction to purchase goods or services;

10 allowing verification of the possessory authority by the card bearer over the associated property as a precondition for the transaction; and

receiving the goods or services of the transaction after the merchant has performed the verification.

18. The method of claim 17, wherein the step of receiving the goods or services further comprises:

15 receiving the goods or services in an automobile of the card bearer; wherein the automobile is the specified property.

19. The method of claim 17, wherein the step of establishing possessory authority comprises driving an automobile which is the specified property.

20. The method of claim 17, wherein the specified property is an e-mail address and the step of establishing possessory authority comprises communicating with the merchant from the e-mail address.

21. The method of claim 17, further comprising:

providing a password associated with the card bearer to the merchant.

-24-

22. The method of claim 21, wherein the password is a first password and the card bearer is a first card bearer and the password is a first password, and wherein a second card bearer has a second password for the Property Linked-Credit Card.

5 23. The method of claim 17, wherein the card bearer is restricted to conducting transactions in a predetermined geographic region.

24. The method of claim 17, wherein the card bearer is restricted to a predefined spending limit.

10 25. The method of claim 17, wherein the card bearer is restricted to a predefined spending limit for a given transaction type.

26. The method of claim 17, wherein the card bearer is restricted to conducting a given transaction type.

27. The method of claim 26, wherein the given transaction type is an Internet transaction.

15 28. The method of claim 26, wherein the given transaction type is a telephone transaction.

29. A method of financing purchases by a card bearer using a Property Linked-Credit Card associated with a specified property, the method comprising:
establishing possessory authority over the specified property by the card
20 bearer;

presenting said Property Linked-Credit Card to a merchant for a transaction to purchase goods or services; and

providing a password associated with the card bearer to the merchant, wherein the password is a first password and the card bearer is a first card bearer, and wherein a second card bearer has a second password for the Property Linked-Credit Card; and

5 arranging for delivery of the goods or services of the transaction to the specified property;

 wherein the first password is associated with a first predetermined limitation on the first card bearer's use of the Property Linked-Credit Card, and the second password is associated with a second predetermined limitation on the 10 second card bearer's use of the Property Linked-Credit Card.

30. A method of issuing a Property Linked-Credit Card associated with a specified property, the method comprising:

 collecting application information from an applicant, wherein the application information comprises information about the specified property;

15 evaluating the application information; and

 issuing the Property Linked-Credit Card associated with the specified property.

31. The method of claim 30, wherein the specified property is an e-mail address.

20 32. The method of claim 30, wherein the specified property is real estate.

33. The method of claim 30, wherein the specified property is an automobile.

25 34. The method of claim 30, wherein the step of issuing the Property Linked-Credit Card comprises:

-26-

providing one or more physical copies of the Property Linked-Credit Card to the applicant.

[redacted] [redacted] [redacted] [redacted] [redacted] [redacted] [redacted]